STATE OF MICHIGAN

DEPARTMENT OF LABOR AND ECONOMIC GROWTH

OFFICE OF FINANCIAL AND INSURANCE SERVICES

Before the Commissioner of Financial and Insurance Services

Patricia M. Krzesimowski, Petitioner

Case No. 07-650-L v Docket No. 2007-500

Office of Financial and Insurance Services, Respondent

For the Petitioner: For the Respondent:

Patricia M. Krzesimowski 50782 Cambridge Drive Macomb, MI 48044 William R. Peattie (P48004) Office of General Counsel Office of Financial and Insurance Services P.O. Box 30220 Lansing, MI 48909

To . . 1 . . 1 . . 4 .

Issued and entered this 20th day of March 2008 by Ken Ross Commissioner

FINAL DECISION

The Administrative Law Judge issued a Proposal for Decision (PFD) dated January 10, 2008. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. Those findings and conclusions are adopted. The PFD is attached and made part of this final decision.

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ORDER

Therefore, it is ORDERED that the refusal to issue an insurance producer's license to the Petitioner is upheld for the reason that Petitioner failed the licensing examination. Petitioner did not violate Section 1239(1)(k) of the Michigan Insurance Code.